Allowable Subject Matter

The following is an examiner's statement of reasons for allowance: The closest prior art
of record is Scolini et al., US Publication No.: 2003/0233321. Scolini et al. shows method for
enabling a review of individual accounts statements assembled for batch printing.

In regard to claim 1, Scolini et al. taken either individually or in combination with other
prior art of record fails to teach or suggest generating a directory of individual account
statements and erroneous statement is added to cache.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MARISSA LIU whose telephone number is (571)270-1370. The examiner can normally be reached on IFP.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Application/Control Number: 10/820,199

Art Unit: 3694

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Any response to this action should be mailed to:

Mail Stop Amendment Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450 Or faxed to (571)273-8300

Hand delivered responses should be brought to

United States Patent and Trademark Office Customer Service Window Randolph Building 401 Dulany Street Alexandria, VA 22314

Any inquiry of a general nature of relating to the status of this application or proceeding should be directed to the Technology Center 3600 Customer Service Office whose telephone number is (571)272-3600.

/M. L./

Examiner, Art Unit 3694

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/James P Trammell/

Supervisory Patent Examiner, Art Unit 3694